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PTO/SB/21 (6/98)

Approved for use through 9/30/2000. OMB 0651-0031

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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# TRANSMITTAL FORM

(To be used for all correspondence after initial filing)

Total Number of Pages in this Submission: 19

Application No.	09/560,215
Filing Date	April 28, 2000
First Named Inventor	Max Levchin
Group Art Unit	3624
Examiner Name	Alain L. Bashore

**ENCLOSURES (check all that apply)**

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee attached	<input type="checkbox"/> Assignment Papers for an application	<input type="checkbox"/> After-Allowance Communication to Group
<input checked="" type="checkbox"/> Amendment/Response <input type="checkbox"/> After Final	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Affidavit/Declaration(s)	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Power of Attorney by Assignee, with Revocation of Former Powers	<input checked="" type="checkbox"/> Additional Enclosure(s):
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<input type="checkbox"/> Response to Missing Parts Notice/Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Terminal Disclaimer	<input type="checkbox"/> Check for \$ _____
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## Remarks:

**SIGNATURE OF APPLICANT, ATTORNEY OR AGENT**

Name	Daniel E. Vaughan (Registration No. 42,199)	Date	February 1, 2005
Signature		Telephone	650-474-1973
Address	702 Marshall Street, Suite 310, Redwood City, CA 94063	Facsimile	650-474-1976

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2-2-05

AF/ 3624 ZH

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Levchin, *et al.*  
Application No. : 09/560,215  
Filed : April 28, 2000  
Docket : X00-001  
Title : System and Method for Electronically Exchanging Value  
Among Distributed Users

Group/Art Unit : 3624  
Examiner : Alain L. Bashore

**REPLY UNDER 37 C.F.R. § 1.116**

Commissioner for Patents  
Alexandria, VA 22313

Sir:

In response to the Office Action mailed November 15, 2004, please amend the application as follows and consider the following Remarks.